

**AMENDMENTS TO THE CLAIMS**

This listing of claims will replace all prior versions, and listings, of claims in the application:

1. (Currently Amended) A method for obtaining an approval of an electronic fund transfer disbursement file from a user of a remote system and transferring the electronic fund transfer disbursement file to a payments processor, the method comprising:

generating a digest of the electronic fund transfer disbursement file by performing a hash on the electronic fund transfer disbursement file; transferring the digest to the remote system; transferring authorization control code to the remote system, the authorization control code driving the remote system being executed by the remote system to return an authorization response message of a predetermined data structure by performing perform the following steps:

generating additional message attributes;  
obtaining obtain a digital signature of authenticated attributes by passing the authenticated attributes to a file authentication component of the remote system as part of a digital signature request message, the authenticated attributes including the digest and the additional message attributes;

generating a dummy data string;  
obtaining a dummy generate an authorization response message with the predetermined data structure by passing the dummy data string to the file authentication component of the remote system as part of an authorization response request message, the dummy authorization response including a digest of the dummy data string; a digital signature of the digest of the dummy data string, and a digital certificate corresponding to the digital signature;

generating the authorization response message from the dummy authorization response message by making the following replacements: i) replacing the digest of the dummy data string with the digest of the electronic fund transfer

disbursement file; and ii) replacing the digital signature of the digest of the dummy data string with the digital signature of the digest of the electronic fund transfer disbursement file;

receiving the authorization response message from the remote system; and transferring an electronic funds submission to the payments processor, the electronic funds submission comprising the payment transaction electronic fund transfer disbursement file and the authorization response message. ~~at least a portion of the authorization response comprising the digital signature.~~

2. (Canceled)

3. (Canceled)

4. (Canceled)

5. (Currently Amended) The method of claim 1: 4:

    further comprising authenticating ~~a~~ the user of the remote system by:  
        obtaining logon credentials identifying the user of the remote system;  
        determining whether the logon credentials match those of an authorized user; and

    the step of transferring the authorization control code request to the remote system occurs only if the logon credentials match those of an authorized user.

6. (Original) The method of claim 5, further comprising authenticating the user of the remote system to the payments processor by:

    receiving an authentication challenge from the payments processor;  
    transferring the authentication challenge to the remote system;  
    receiving an authentication response from the remote system; and  
    transferring the authentication response to the payments processor.

7. (Currently Amended) A method for obtaining an approval of an electronic fund transfer disbursement file from ~~a user of~~ a remote system and transferring the electronic fund transfer disbursement file to a payments processor, the method comprising:

generating a digest of the electronic fund transfer disbursement file by performing a hash on the electronic fund transfer disbursement file;

transferring the digest to the remote system;

receiving an authorization response message from the remote system, the authorization response message being of a predetermined data structure and being generated by the remote system performing the following steps:

generating additional message attributes;

generating a digital signature of authenticated attributes, the authenticated attributes including the digest and the additional message attributes;

generating a dummy data string;

generating a dummy authorization response message with the predetermined data structure, the dummy authorization response message including a digest of the dummy data string; a digital signature of the digest of the dummy data string, and a digital certificate corresponding to the digital signature;

generating the authorization response message from the dummy authorization response message by making the following replacements: i) replacing the digest of the dummy data string with the digest of the electronic fund transfer disbursement file; and ii) replacing the digital signature of the digest of the dummy data string with the digital signature of the digest of the electronic fund transfer disbursement file; and

receiving an authorization response from the remote system, the authorization response comprising a digital signature of authenticated attributes, the authenticated attributes including the digest;

transferring an electronic funds submission to the payments processor over a secure connection, the electronic funds submission comprising the payment transaction electronic funds transfer disbursement file and the authorization

response message, at least a portion of the authorization response comprising the digital signature.

8. (Currently Amended) The method of claim 7 wherein:

generating the digital signature of the authenticated attributes comprises passing the authenticated attributes to a digital signature hardware key as part of a digital signature request message and receiving, in response, the digital signature of the authenticated attributes; and

generating the dummy authorization response message comprises passing the dummy data string to a digital signature hardware key as part of an authorization response request message and receiving, in response, the dummy authorization response message in the predetermined data structure. the authorization control code further provides for the remote system to:

generate additional message attributes; and

combine the additional message attributes with the digest to generate the authenticated attributes; and

the digital signature comprises a digital signature of a hash of the authenticated attributes.

9. (Canceled)

10. (Canceled)

11. (Currently Amended) The method of claim 8, 10, further comprising:

authenticating the user of the remote system by:

obtaining logon credentials identifying the user of the remote system;

determining whether the logon credentials match those of an authorized user; and

the step of transferring the authorization request to the remote system occurs only if the logon credentials match those of an authorized user.

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12. (Original) The method of claim 11, further comprising authenticating the user of the remote system to the payments processor by:

- receiving an authentication challenge from the payments processor;
- transferring the authentication challenge to the remote system;
- receiving an authentication response from the remote system; and
- transferring the authentication response to the payments processor.

Claims 13 – 18 (Canceled)